

LISTING OF CLAIMS:

This listing of claims will replace all prior versions, and listings, of claims in the application.

1. (Canceled)

2. (Previously presented) An electronic settlement system according to claim 54, wherein said billing terminal connects to said mediating server via at least one of a commercial telephone line and a private line, and said paying terminal connects to said mediating server via at least one of a radio telephone communication and a video telephone communication.

3.-10. (Canceled)

11. (Previously Presented) A transaction apparatus according to claim 71, wherein said second communication unit detects a calling telephone number of the paying terminal, and
said processing unit retrieves information about a user of the paying terminal from said paying terminal database based on the calling telephone number, and said processing unit checks at least one of a registration status of the user, a payment history of the user, and an available amount of the user.

12. (Previously presented) A transaction apparatus according to claim 11, wherein said processing unit retrieves at least a part of an attribute information of the user of the paying terminal from said paying terminal database, and said first communication unit transmits to the billing terminal at least a part of said attribute information of the user of the paying terminal.

13. (Previously Presented) A transaction apparatus according to claim 11, wherein when said second communication unit receives a message which demands a purchase history of the user of the paying terminal, said processing unit retrieves said purchase history of the user from said paying terminal database, and said second communication unit transmits said purchase history to the paying terminal.

14.-53. (Canceled)

54. (Currently amended) An electronic settlement system for effecting a transaction through a communication network, comprising:

a paying terminal for purchasing an item by a user thereof, the paying terminal including an input unit for inputting authentication information of the user and connecting to the communication network;

a billing terminal for charging the user of the paying terminal a purchase amount, the billing terminal being connected to the communication network;

a ~~paying terminal~~ database for storing authentication information of the user and a plurality of authentication methods; and

a mediating server which performs the settlement of the transaction by mediating a communication between the paying terminal and the billing terminal one-to-one when receiving a transaction ID information from one of the paying terminal and the billing terminal so as to determine that the paying terminal and the billing terminal are participating in a same purchase, the mediating server setting ~~at least one of the~~ authentication methods selected by either one of the user of the paying terminal and a clerk of the billing terminal in accordance with a content of the transaction, the selected authentication method being to be processed between

the paying terminal and the billing terminal that have been determined to be participating in the same purchase, wherein one of the mediating server and the billing terminal authenticates the user by using the authentication information stored in the ~~paying terminal~~ database.

55. (Previously presented) An electronic settlement system according to claim 54, wherein when receiving a request signal from one of the paying terminal and the billing terminal, the mediating server sets up and transmits the transaction ID information to one of the paying terminal and the billing terminal which sent the request signal to the mediating server, and when receiving the same transaction ID information from one of the billing terminal and the paying terminal, the mediating server mediates the communication with the paying terminal and the billing terminal.

56. (Currently amended) ~~An~~The electronic settlement system according to claim 54, wherein said database includes

a paying terminal database for storing the authentication information of the user and the authentication methods demanded by the user of said paying terminal; and

~~further comprising~~ a billing terminal database for storing an authentication method demanded by ~~[[a]]~~the clerk of the billing terminal, wherein ~~the paying terminal database further stores an authentication method demanded by the user in advance,~~ and the mediating server sets an agreeable authentication method in accordance with the authentication method stored in the paying terminal database and the authentication method stored in the billing terminal database.

57. (Previously presented) An electronic settlement system according to claim 56, wherein the mediating server stores respective agreeable authentication methods in relation to a combination of the authentication method demanded by the user and the authentication method demanded by the clerk, and the mediating server sets the agreeable authentication method by verifying the authentication methods stored in the paying terminal database and the billing terminal database.

58. (Previously presented) An electronic settlement system according to claim 57, wherein the mediating server includes the billing terminal database and the paying terminal database.

59. (Previously Presented) An electronic settlement system according to claim 57, wherein each of the billing terminal database and the paying terminal database stores at least one of: a visual authentication method, a password authentication method a voice authentication method, an iris image authentication method, a retina image authentication method, and a fingerprint authentication method.

60. (Previously presented) An electronic settlement system according to claim 57, wherein the paying terminal database stores at least one of the authentication methods in relation to a type of the authentication, the paying terminal database sends the mediating server a type-signal which indicates the type of the authentication from the paying terminal, and the mediating server retrieves at least one of the authentication methods in accordance with the type-signal received from the paying terminal.

61. (Previously presented) An electronic settlement system according to claim 57, wherein the paying terminal database stores different authentication methods in accordance with a purchase amount limit predetermined by the user, the billing terminal sends the mediating server the purchase amount, and the mediating server retrieves one of the authentication methods from the paying terminal database, based on the purchase amount received from the billing terminal.

62. (Previously presented) An electronic settlement system according to claim 57, wherein the billing terminal database stores different authentication methods in accordance with a purchase amount limit predetermined by the billing terminal, the billing terminal sends the mediating server the purchase amount, and the mediating server retrieves one of the authentication methods from the billing terminal database, based on the purchase amount received from the billing terminal.

63. (Previously presented) An electronic settlement system according to claim 57, wherein the mediating server sets the authentication demanded by the paying terminal as the agreeable authentication method if the billing terminal appoints no authentication method, and the mediating server sets the authentication method demanded by the billing terminal as the agreeable authentication method if the paying terminal does not set the authentication method.

64. (Previously presented) An electronic settlement system according to claim 57, wherein the paying terminal is a cellular phone and the input unit of the cellular phone inputs at least one of a facial portrait, a voice, an iris image, a retina image, and a fingerprint image of the user of the paying terminal, and the billing terminal is a cashier terminal including an input unit

and the input unit of the cashier terminal inputs the at least one of the facial portrait, the voice, the iris image, the retina image, the fingerprint image of the user.

65. (Previously Presented) An electronic settlement system according to claim 64, wherein the cashier terminal is provided at a retailer.

66. (Previously presented) An electronic settlement system according to claim 64, wherein the cashier terminal is provided on at least one of a shopping server and an Internet.

67. (Previously Presented) An electronic settlement system according to claim 57, wherein if an authentication accuracy of the authentication method demanded by the billing terminal differs from an authentication accuracy of the authentication method demanded by the user, the authentication method having higher authentication accuracy is selected for the agreeable authentication method.

68. (Previously presented) An electronic settlement system according to claim 57, wherein if the authentication method demanded by the billing terminal does not match the authentication method demanded by the user, the synchronizing server refuses to authenticate the user and transmits to the paying terminal information indicating that the authentication is refused.

69. (Cancelled)

70. (Previously presented) An electronic settlement system according to claim 60, wherein the authentication method is invoked by the user.

71. (Currently amended) A transaction apparatus for effecting a transaction through a communication network with a paying terminal including an input unit for inputting authentication information of a user and a billing terminal for charging the user a purchase amount, the transaction apparatus comprising:

a first communication unit connected to the billing terminal via a first communication network;

a second communication unit connected to the paying terminal via a second communication network;

a ~~paying terminal~~ database for storing the authentication information of the user and a plurality of authentication methods; and

a processing unit for performing the settlement of the transaction by mediating a communication between the paying terminal and the billing terminal one-to-one when one of the first communication unit and the second communication unit receives a transaction ID information from one of the billing terminal and the paying terminal so as to determine that the billing terminal and the paying terminal are participating in a same purchase, wherein the processing unit processes ~~and at least one of the~~ authentication of the user or mediates the authentication of the user selected by either one of the user of the paying terminal and a clerk of the billing terminal in accordance with a content of the transaction, the selected authentication method being processed by the paying terminal and the billing terminal, by using the authentication information stored in the ~~paying terminal~~ database.

72. (Previously presented) A transaction apparatus according to claim 71, wherein when one of the first communication unit and the second communication unit receives a request

signal from one of the billing terminal and the paying terminal, the processing unit sets up the transaction ID information and one of the first and second communication units transmits the transaction ID information to one of the billing terminal and the paying terminal which sent the request signal, and when one of the first and second communication units receives the same transaction ID information from one of the paying terminal and the billing terminal, the processing unit mediates the communication between the paying terminal and the billing terminal.

73. (Currently amended) A transaction apparatus according to claim 71, wherein said database includes

a paying terminal database for storing the authentication information of the user and the authentication methods demanded by the user of said paying terminal; and

~~further comprising a billing terminal database for storing an authentication method demanded by [[a]]the clerk of the billing terminal, wherein the paying terminal database further stores the authentication method demanded by the user and~~ the processing unit sets up an agreeable authentication method in accordance with the authentication methods stored in the paying terminal database and the billing terminal database.

74. (Previously Presented) A transaction apparatus according to claim 73, wherein each of the billing terminal database and the paying terminal database stores at least one of: a visual authentication method, a password authentication method a voice authentication method, an iris image authentication method, a retina image authentication method, and a fingerprint authentication method.

75. (Previously Presented) A transaction apparatus according to claim 71, wherein the paying terminal database stores different authentication methods in accordance with a purchase amount limit predetermined by the user, the first communication unit receives the purchase amount from the billing terminal, and the processing unit retrieves one of the authentication methods from the paying terminal database, based on the purchase amount received by the second communication unit.

76. (Previously Presented) A transaction apparatus according to claim 71, wherein the paying terminal database stores at least one of the authentication methods in relation to a type of the authentication, the second communication unit receives a type-signal which indicates the type of the authentication from the paying terminal, and the processing unit retrieves at least one of the authentication methods in accordance with the type-signal from the paying terminal.

77. (Previously Presented) A transaction apparatus according to claim 73, wherein the billing terminal database stores different authentication methods in accordance with a purchase amount limit predetermined by the billing terminal, the first communication unit receives the purchase amount from the billing terminal, and the processing unit retrieves one of the authentication methods from the billing terminal database, based on the purchase amount received by the first communication unit.

78. (Previously presented) A transaction apparatus according to claim 73, wherein the processing unit sets the authentication method demanded by the paying terminal as the agreeable authentication method if the billing terminal does not set the authentication method,

and the processing unit sets the authentication method demanded by the billing terminal as the agreeable authentication method if the paying terminal does not set the authentication method.

79. (Previously presented) A transaction apparatus according to claim 71, wherein the paying terminal is a cellular phone and the input unit of the cellular phone inputs at least one of a facial portrait, a voice, an iris image, a retina image, and a fingerprint image of the user, and the billing terminal is a cashier terminal including an input unit and the input unit of the cashier terminal inputs the at least one of the facial portrait, the voice, the iris image, the retina image, and the fingerprint image of the user.

80. (Previously Presented) A transaction apparatus according to claim 79, wherein the cashier terminal is provided at a retailer.

81. (Previously presented) A transaction apparatus according to claim 79, wherein the cashier terminal is provided on at least one of a shopping server and an Internet.

82. (Canceled)

83. (Previously presented) A transaction apparatus according to claim 76, wherein the authentication method is invoked by the user.

84. (Currently amended) A recording medium which stores a program for a computer, communicating with a billing terminal performing billing of a transaction and with a paying terminal performing paying of the transaction, and performs a settlement of the transaction, the program comprising:

a first communication module which prompts to communicate to the billing terminal via a first communication network;

a second communication module connected to the paying terminal via a second communication network;

a ~~paying terminal~~ storage module for storing authentication information of ~~the~~ user and a plurality of authentication methods; and

a processing module which performs the settlement of the transaction by mediating a communication between the paying terminal and the billing terminal one-to-one when one of the first communication unit and the second communication unit receives a transaction ID information from one of the billing terminal and the paying terminal so as to determine that the billing terminal and the paying terminal are participating in a same purchase, wherein the processing module processes an authentication of the user or mediates the authentication of the user processed by the paying terminal and the billing terminal, by using the authentication information stored in the ~~paying terminal~~ storage module in a manner selected by either one of the user of the paying terminal and a clerk of the billing terminal in accordance with a content of the transaction.

85. (Previously presented) A recording medium according to claim 84, wherein the second communication module receives an authentication method invoked by the user and the processing module processes the authentication of the user or intermediates the authentication of the user, in accordance with the authenticating method invoked by the user.

86. (New) A method of effecting a transaction through a communication network, comprising:

inputting authentication information of a user purchasing an item through a paying terminal to the communication network;

charging the user of the paying terminal a purchase amount through a billing terminal over the communication network;

storing authentication information of the user and a plurality of authentication methods in a database; and

performing settlement of the transaction by mediating a communication between the paying terminal and the billing terminal one-to-one when receiving a transaction ID information from one of the paying terminal and the billing terminal so as to determine that the paying terminal and the billing terminal are participating in a same purchase, the mediating using at least one of the authentication methods that has been selected by either one of the user of the paying terminal and a clerk of the billing terminal in accordance with a content of the transaction, the selected authentication method being processed between the paying terminal and the billing terminal that have been determined to be participating in the same purchase, wherein one of the mediating and the charging authenticates the user by using the authentication information stored in the database.